



Order Filed on September 23, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Formed in the State of Florida

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Attorney for Toyota Motor Credit Corporation

In re:

Darryl B. Crowder, Jr.

Elizabeth L. Crowder

aka Elizabeth L. Camacho

Debtors.

Chapter 13

Case No. 19-28332-JNP

Hearing Date: September 22, 2020

Judge Jerrold N. Poslusny, Jr.

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: September 23, 2020

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: Darryl B. Crowder, Jr. and Elizabeth L. Crowder
Case No.: 19-28332-JNP
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Toyota Motor Credit Corporation (“Creditor”), and whereas the post-petition arrearage was \$5,493.60 as of September 21, 2020, and whereas the Debtors and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the following property: **2014 Toyota RAV4; VIN: 2T3DFREV7EW202927** (“Property”) provided that the Debtors comply with the following:

- a. Beginning on or before the October 7, 2020 payment and continuing on the 7th day of each subsequent month until paid in full, the Debtors shall cure the post-petition arrearage, \$5,493.60, by making six (6) consecutive monthly payments of \$915.60 each; and
- b. The Debtors shall resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the October 7, 2020 payment and continuing thereon per the terms of the underlying loan; and
- c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.

2. The Debtors will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.

3. All payments due hereunder shall be sent directly to Creditor at the following address: Toyota Motor Credit Corporation P.O. Box 9490, Cedar Rapids, Iowa 52409-9490.

4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Jill T. Bryan

Jill T. Bryan, Esq.
Law Office of Jill T. Bryan
900 Route 168, Suite A4
Turnersville, NJ 08012
Counsel for Debtor

/s/ Gavin N. Stewart

Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel for Creditor

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Darryl B. Crowder, Jr.
Elizabeth L. Crowder
Debtors

Case No. 19-28332-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2020.

db/jdb +Darryl B. Crowder, Jr., Elizabeth L. Crowder, 12 East Judith Drive,
Hammonton, NJ 08037-2423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Jill T. Bryan on behalf of Joint Debtor Elizabeth L. Crowder jtb.assistantl@verizon.net
Jill T. Bryan on behalf of Debtor Darryl B. Crowder, Jr. jtb.assistantl@verizon.net
Lauren Moyer on behalf of Creditor Lakeview Loan Servicing, LLC lmoyer@mwc-law.com,
nj-ecfmil@ecf.courtdrive.com
Melissa S DiCerbo on behalf of Creditor LoanCare, LLC as servicer for Lakeview Loan Servicing,
LLC. nj-ecfmil@mwc-law.com, nj-ecfmil@ecf.courtdrive.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9